

PUBLIC VACANCY ANNOUNCEMENT  
UNITED STATES DEPARTMENT OF AGRICULTURE  
RURAL DEVELOPMENT

PUBLIC VACANCY NUMBER: ID-07-6-07

OPENING DATE: 08/29/06

CLOSING DATE: 09/27/06

APPLICATIONS WILL BE ACCEPTED FROM: Open to all qualified U.S.citizens

POSITION TITLE, SERIES, GRADE:

Loan Specialist (Commercial)

Business Programs Specialist

GS-1165-09/11

PROMOTION POTENTIAL: GS-12

ENTRANCE PAY LEVELS:

GS-09: \$42,955

GS-11: \$51,972

Please indicate all grade levels for which you wish to be considered. If selection is made at a lower grade level, promotion may be made at a later date without further competition. Such promotion(s) are not automatic and are conditional on satisfactory completion of any required training, demonstrated ability to perform work at the higher grade level, and management certification of the need for the position to be filled at the higher level.

DUTY LOCATION: Boise, Idaho

Boise is Idaho's state capital. The population of Boise is approximately 403,817 people, which includes Ada and Canyon Counties. Nampa and Caldwell are major cities that are within an easy commute to Boise. In addition to many cultural activities, Boise is in close proximity to many outdoor activities such as camping, fishing, snow skiing and water sports. The largest contiguous Wilderness Area in the lower United States is located within easy driving distance to the north of Boise. Boise is a great community to live and work and offers many attractions, events, schools, arts and recreation. Visit <http://cityofboise.org> for additional information.

WHY WORK FOR RURAL DEVELOPMENT?

USDA Rural Development is forging new partnerships with rural communities, funding projects that bring housing, community facilities, utilities and other services to rural areas; provides technical assistance and financial backing for rural businesses and cooperatives to create or preserve quality jobs in rural areas. USDA Rural Development is helping fulfill the promise and overcome the problems of the nation's rural heartland. Visit <http://www.rurdev.usda.gov/id/> for additional information.

BENEFITS OF WORKING FOR RURAL DEVELOPMENT:

USDA, Rural Development has a comprehensive benefits package. This includes the Federal

Employees Health Benefits Program which has many plans to choose from all at very reasonable rates, which can be paid from pre-tax income. The Federal Employee Retirement System is one of the premier retirement programs in the Nation. The program features three components: a retirement pension; the Thrift Savings Plan (an employee controlled investment program); and social security. Federal Employee Group Life Insurance offers numerous life insurance policy options covering employees and dependents. The Long Term Care Insurance Program offers insurance for employees, spouses, dependents and other eligible family members when illness or injury requires medical care for long periods of time. The leave program offers exceptional time off benefits including annual leave, sick leave, family medical leave, and 10 paid holidays per year. Family friendly policies such as flexible work schedules, health and wellness programs, and the Employee Assistance Program are available. If you commute using public transportation, you may be eligible for a transit subsidy.

**\*\*NOTE: This position is being advertised concurrently under Vacancy Announcement 06-07:** for all current, permanent federal employees government-wide, who are serving in competitive service appointments and for other eligibles such as veterans, reinstatement eligibles, well qualified surplus or displaced Federal employees (CTAP/ICTAP) within the local commuting area and others who meet special hiring eligibility requirements. In addition, recruitment at the GS-05/07 level, open to all qualified persons, will be conducted by USDA, Farm Service Agency. A separate application is required if you wish to be considered under these procedures. Access the USAJOBS web site at <http://www.usajobs.opm.gov> to obtain a copy of these announcements and application procedures.

**MAJOR DUTIES:** The incumbent of this position makes and services complex Rural Development business-cooperative program loans, loan guarantees, and grants, and provides technical assistance under program authorities to rural people, business concerns and communities within Idaho. The incumbent analyzes rural business, community and area status, determining the need, value, economic potential, and developmental potential of proposed projects. The incumbent makes site visits to lender, borrower and grantee as applicable. Incumbent maintains financial analysis spreadsheets on borrowers, where applicable. Keeps informed of, and implements, National Office policies, procedures, and directives. Devises and implements state plans, procedures and standards to improve procedural compliance and ensure more efficient operations. Represents the agency in contacts essential to the success of Rural Development business-cooperative service programs with federal, state, and local government agencies, planning groups, private industry, colleges and credit institutions. Incumbent is required to attend night meetings as well as those during regular work hours. If this position is filled below the full performance level, the duties will be commensurate with the grade level.

**QUALIFICATION REQUIREMENTS:** All applicants must meet Office of Personnel Management requirements for this position as outlined in the OPM Qualification Standard for General Schedule Positions. This includes meeting specialized experience requirements. The qualification requirements for this position have been condensed to provide the essential information provided below. The complete Qualification Standard is available for review from any Federal personnel office, a copy may be requested from this office, or it may be accessed online at <http://www.opm.gov/qualifications/index.htm>.

**SPECIALIZED EXPERIENCE:** In addition to meeting the basic entry qualification requirements, applicants must possess specialized experience requirements. Specialized experience is defined as experience that has equipped the applicant with the particular knowledge, skills, and abilities to perform successfully the duties of the position, and that is typically in or related to the work of the position to be filled. Specialized experience is experience that demonstrates competence in commercial, realty, agricultural, or other types of loans. Experience may have been gained in such work as reviewing and passing upon applications for agricultural, commercial, bank or mortgage loans; servicing a loan portfolio of a bank or other loan association; performing financial analysis of commercial concerns for investment purposes; appraising real estate to determine property valuation; or similar work.

To qualify at the GS-09 level, one year of specialized experience equivalent to at least GS-07; OR master's or equivalent graduate degree which demonstrates the knowledges, skills and abilities necessary to do the work of the position, for example, a major field of study in finance, business administration, economics, accounting, insurance, engineering, mathematics, banking and credit law, real estate operations, statistics, or other fields related to the position; OR 2 full years of progressively higher level graduate education leading to such a degree OR LL.B. or J.D., if related.

To qualify at the GS-11 level, one year of specialized experience equivalent to at least GS-09; OR Ph.D. or equivalent doctoral degree; OR three full years of progressively higher level graduate education leading to such a degree; OR LL.M., if related.

For each period of employment in which you performed a mixture of duties, please indicate the approximate percent of time you spent performing each different type of work. Applicants must possess the qualification requirements by the closing date of this announcement.

**KNOWLEDGES, SKILLS, AND ABILITIES REQUIRED (KSAs):** Applicants should submit a narrative statement on a separate page(s) with specific responses to the knowledge, skills, and abilities (KSAs) in this announcement. Relate your responses to when and where you gained the experience. **FAILURE TO RESPOND TO THE KSAs MAY RESULT IN A LOWER OR INELIGIBLE RATING.**

1. Ability to analyze statements of assets and liabilities, statements of earnings, income projections and cash flows. (Give examples of your experience and/or education/training in analyzing balance sheets, income statements, cash flow statements, spreadsheet analysis, or other examples related to commercial credit analysis.)
2. Ability to review, analyze, evaluate and make recommendations/decisions regarding financial assistance proposals to rural businesses to determine project feasibility as it relates to loan making. (Give examples of the types of business/community structure, management practices, economic and environmental factors that you have encountered. Give examples of the types of loan programs you have made decisions on, for example, commercial, housing, municipal loans.)
3. Ability to communicate orally and in writing to deal effectively with diverse groups and individuals in a clear, tactful and logical manner. (Oral: Give examples of your experience in

meeting with individuals and groups to present and explain material. Give emphasis to promoting loan products and establishing partnerships with for-profit and non-profit resources for rural businesses and communities. Describe the size of group, difficulty of topic; examples of working collaboratively with others. Written: Describe your most complex technical writing experiences. Give emphasis to subjects pertaining to rural businesses.)

**BASIS OF RATING:** To be eligible for consideration, applicants must meet the basic Qualification Requirements as stated above. Applicants who meet those requirements will be rated on a scale of 70-100, plus veterans' preference points, if applicable. Your experience, education, training, and awards will be reviewed to determine the degree to which you possess the knowledge, skills, abilities, and other characteristics (KSAs) that are considered essential for successful job performance. Ratings are based solely on information contained in your application package. Failure to submit your narrative response to the KSAs for this job may negatively affect your eligibility and/or rating for this position.

**CONDITIONS OF EMPLOYMENT:** Under Executive Order 11935, only United States citizens and nationals (residents of American Samoa and Swains Island) may compete for civil service jobs.

As a condition of employment, male applicants born after December 31, 1959, must certify that they have registered with the Selective Service System, or are exempt from having to do so under the Selective Service Law.

This is a permanent, full-time position.

Background security checks are required for new Federal employees.

New appointees must serve a Probationary Period of one year upon employment.

Financial Disclosure: OGE 450, Executive Branch Financial Disclosure Statement, must be filed within 30 days of entry into this position.

You will be required to obtain and use a government-issued charge card for official travel.

All Federal employees are required by PL 104-134 to have Federal payments made by direct deposit to a financial institution of your choice.

**SURPLUS OR DISPLACED FEDERAL EMPLOYEES:** Individuals who have special priority selection rights under the Agency Career Transition Assistance Program (CTAP) or the Interagency Career Transition Assistance Program (ICTAP) must be well qualified for the position to receive special priority selection. CTAP and ICTAP eligibles will be considered well qualified if they meet OPM qualification standards for this position and receive an evaluation of satisfactory or above in each of the KSAs.

Federal applicants seeking CTAP/ICTAP eligibility must submit proof that they meet the requirements of 5 CFR 330.605 for CTAP or 5 CFR 330.704 for ICTAP. This includes a copy

of the agency notice, a copy of their most recent performance rating, and a copy of their most recent SF-50 noting current position, grade level, and duty location. Please annotate your application to reflect that you are applying as a CTAP or ICTAP eligible.

**VETERANS' PREFERENCE:** You must clearly identify your claim for veterans' preference on your application. A five point preference is granted to veterans who entered military service prior to October 15 1976, or who have served in a military action for which they received a Campaign Badge or Expeditionary Medal, including the award of the Armed Forces Expeditionary Medal for service in Bosnia during Operation Joint Endeavor, November 20, 1995 - December 20, 1996, and Operation Joint Guard, December 20, 1996 - to be determined. A 5-point preference is also granted to veterans on active duty during the Gulf War from August 2, 1990 through January 2, 1992. Anyone in receipt of the Global War on Terrorism Expeditionary Medal (for service in Operation Enduring Freedom), Iraq Campaign Medal, Afghanistan Medal, or the Korea Defense Service Medal is entitled to veteran's preference if otherwise eligible. Additionally, the National Defense Authorization Act for FY 2006, signed into Public Law on January 6, 2006, expanded the definition of a veteran for preference eligibility to include individuals who served on active duty for more than 180 consecutive days, other than for training, any part of which occurred during the period beginning September 11, 2001 and ending on the date prescribed by Presidential proclamation or by the last day of Operation Iraqi Freedom.

You must provide a DD-214, Certificate of Release or Discharge from Active Duty, or other proof of entitlement with your application (a copy is required prior to offer of employment). Visit <http://www.opm.gov/veterans/html/vetguide.htm> for additional information.

You may be entitled to a 10-point veteran preference if you are a disabled veteran; awarded the Purple Heart; you are the spouse or mother of a 100% disabled veteran; or you are the widow, widower, or mother of a deceased veteran. You must submit a Standard Form 15, Application for 10-point Veteran Preference, plus the proof required by that form.

**HOW TO APPLY:** Submit the information requested below. Applications submitted by facsimile or e-mail will be accepted. It is the applicants' responsibility to assure legibility and receipt of all pages of facsimile/e-mail application packages. Forms may be requested from the address and/or phone number listed below or from any Federal personnel office. Applications and documents submitted will not be returned to applicants. Copies of application packages will not be provided to applicants. **DO NOT ATTACH** any materials such as: official position descriptions, letters of commendation, certificates of training, publications, etc. Any materials that you attach which are not asked for will be removed from your application and will not be returned to you. **SUBMISSION OF REQUESTED DOCUMENTS IS MANDATORY.** Applications are not screened for information or forms prior to the closing date: it is the applicant's responsibility to ensure that all required documents are received by close of business on the closing date of this announcement. Applicants will not be solicited for additional information if that provided is determined to be inadequate/incomplete. Information received after the closing date will not be accepted. Requests for extensions will not be granted.

1. OF-612, Optional Form for Federal employment, resume, or other written format of your

choice.\*

2. If claiming veteran's preference, you must provide a DD-214, Certificate of Release or Discharge from Active Duty, or other proof of entitlement with your application. A copy is required prior to offer of employment.
3. SF-15, if claiming 10-point veteran's preference plus proof required by that form.
4. Response to each KSA, addressed individually on a separate attachment to the application, may not be more than 2 single-spaced pages per KSA. In addressing each KSA, please include specific tasks, assignments, problems resolved, your level of responsibility, and results achieved. Failure to respond to the KSAs may result in a lower or ineligible rating.
5. Male applicants born after December 31, 1959, must certify that they have registered with the Selective Service System, or are exempt from having to do so under the Selective Service Law.
6. CTAP/ICTAP applicants must submit required documentation.

**\*YOUR APPLICATION OR RESUME MUST INCLUDE:**

**JOB INFORMATION:**

Announcement number, title, and grade(s) applying for;

Full name;

Mailing address (with zip code);

Day and evening phone numbers (with area code);

Social Security Number;

Country of citizenship (most Federal jobs require United States citizenship);

Veteran's Preference (Proof required);

Reinstatement eligibility (if applicable, attach a copy of your SF-50);

Highest Federal civilian grade level (if applicable, give job series and dates held.);

**EDUCATION:**

High School name, city, state (zip code if known) and date of diploma or GED;

Colleges or universities names, city, and state (zip code if known);

Major(s);

Type and year of degree(s) received (If no degree, show total credits earned and indicate whether semester or quarter hours);

**WORK EXPERIENCE (PAID AND UNPAID):**

Job Title (include series and grade if Federal job);

Duties and accomplishments;

Employer's name and address (indicate if we may contact your current supervisor);

Supervisor's name and phone number;

Starting and ending dates (month, day and year);

Hours per week;

Salary;

**OTHER QUALIFICATIONS:**

Job-related training courses (title and year);

Job-related skills (e.g., foreign languages, computer software/hardware, typing speed, etc.);

Job-related certificates and licenses (current only);

Job-related honors, awards, and special accomplishments (e.g. publications, memberships in professional organizations, honor societies, leadership activities, public speaking, and performance awards (give dates but do not attach documents)).

Before hiring, you will be asked to complete a Declaration for Federal Employment to determine your suitability for Federal employment and to authorize a background investigation. You will be required to sign and certify the accuracy of all information in your application. If you make a false statement in any part of your application, you may not be hired; you may be fired after you begin work; or you may be fined or jailed.

**INCOMPLETE APPLICATION PACKAGES MAY RESULT IN YOUR MISSING CONSIDERATION FOR THIS VACANCY.**

**SUBMIT YOUR APPLICATION PACKAGE TO:**

USDA-Rural Development  
ATTN: Kathy Evans-Grover  
9173 W Barnes Dr., Suite A1  
Boise, Idaho 83709

**FOR ADDITIONAL INFORMATION CONTACT:**

Kathy Evans-Grover  
PHONE: 208-378-5607  
FAX: 208-378-5625  
TTY: 208-378-5644  
[kathy.evansgrover@id.usda.gov](mailto:kathy.evansgrover@id.usda.gov)

**MAILING OF APPLICATIONS:** Applications mailed using government purchased postage and/or internal federal government mail systems are in violation of federal laws and regulations and will not be accepted.

**PRIVACY ACT REQUIREMENTS (PL 93-579):** The application forms prescribed are used to determine qualifications for employment and are authorized under 5 USC, Section 3302 and 3361.

**REASONABLE ACCOMMODATION:** This agency provides reasonable accommodation to applicants with disabilities. If you need a reasonable accommodation for any part of the application and hiring process, please contact this office at the address and/or phone number listed above. The decision on granting reasonable accommodation will be on a case-by-case basis.

**EQUAL EMPLOYMENT OPPORTUNITY:** The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for

communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD). To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW, Washington, DC 20250-9410 or call (800) 795-3272 (voice) or 202-720-6382 (TDD). USDA is an equal opportunity Provider, Employer, and Lender.



## APPLICANT BACKGROUND SURVEY

GENERAL INSTRUCTIONS: The information from this survey is used to help ensure that agency personnel practices meet the requirements of Federal Law. Your responses are voluntary. Please answer each of the following questions to the best of your ability. Please print entries in pencil or pen. Use only capital letters. Read each item thoroughly before completing the appropriate code number in each box.

PUBLIC NOTICE NUMBER: ID-07-6-07

POSITION: Loan Specialist (Commercial) (Business Program Specialist), GS-1165-09/11

DATE: \_\_\_\_\_

1. Name (Last, First, MI): \_\_\_\_\_

2. Year of Birth \_\_\_\_\_

3. Social Security Number \_\_\_\_ \_

4. How did you learn about the particular position or exam for which you are applying? (You may circle up to three choices.)

- 01 – Job Fair/Career Conference
- 02 – Professional Organization
- 03 – College/University Career Placement Office
- 04 – Professor or Academic Advisor
- 05 – USDA Rural Development employee
- 06 – Friend or family member
- 07 – USDA Rural Development Internet site
- 08 – OPM USA Jobs Internet site
- 09 – State or Local government
- 10 – Another Federal Agency/Employee
- 11 – State Employment Office
- 12 – Newspaper
- 13 – Human Resources Office
- 14 – Other (Specify) \_\_\_\_\_

5. Please categorize yourself in terms of race, sex, and disability using the definitions below:

Race/Ethnic Code: \_\_\_\_ Sex: Female \_\_ Male \_\_ Disability Code: \_\_\_\_

### RACE/ETHNIC CODES:

- A – American Indian or Alaska Native
- B – Asian
- C – Black or African American
- D – Hispanic or Latino
- E – Native Hawaiian or Other Pacific Islander
- F – White

### DISABILITY CODES:

- A – I do not have a disability.
- B – I have a disability, but not listed below.

Please state \_\_\_\_\_.

C – Speech Impairment

D – Hearing Impairment

E – Vision Impairment

F – Missing Extremities

G – Nonparalytic Orthopedic

H – Partial Paralysis

I – Complete Paralysis